UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: MICHAEL STEVEN SPANGLER and : CHAPTER 13

LISA MARIE SPANGLER

Debtor(s)

:

CHARLES J. DEHART, III

STANDING CHAPTER 13 TRUSTEE

:

VS.

.

MICHAEL STEVEN SPANGLER and

LISA MARIE SPANGLER

Respondent(s) : CASE NO. 1-17-bk-00450

TRUSTEE'S OBJECTION TO FIFTH AMENDED CHAPTER 13 PLAN

AND NOW, this 14th day of August, 2018, comes Charles J. DeHart, III, Standing Chapter 13 Trustee, and objects to the confirmation of the above-referenced debtor(s)' plan for the following reason(s):

- 1. Debtor(s)' plan violates 11 U.S.C. Sec. 1322(b)(2) in that the debtor(s) attempts to modify the rights of a secured claimant outside of the plan. Said modification of rights is only permissible by means of, and therefor under, the Chapter 13 Plan. (Peoples Bank)
- 2. The Trustee avers that debtor(s)' plan is not feasible based upon the following:
 - a. The plan is underfunded relative to claims to be paid. (Peoples Bank Claim is \$410,868.00 in arrears and Section 2C claims pay allowed claim.)
 - b. Peoples Bank claim is modified in debtors' plan and therefore must be paid through debtors' plan.

WHEREFORE, Trustee alleges and avers that debtor(s) plan is nonconfirmable and therefore Trustee prays that this Honorable Court will:

a. Deny confirmation of debtor(s) plan.

- b. Dismiss or convert debtor(s) case.
- c. Provide such other relief as is equitable and just.

Respectfully submitted:

Charles J. DeHart, III Standing Chapter 13 Trustee 8125 Adams Drive, Suite A Hummelstown, PA 17036 (717) 566-6097

BY: /s/James K. Jones

Attorney for Trustee

CERTIFICATE OF SERVICE

AND NOW, this 14th day of August, 2018, I hereby certify that I have served the within Objection by electronically notifying parties or by depositing a true and correct copy of the same in the United States Mail at Harrisburg, Pennsylvania, postage prepaid, first class mail, addressed to the following:

Larry Wolf, Esquire 215 Broadway Hanover, PA 17331

/s/Deborah A. Behney
Office of Charles J. DeHart, III
Standing Chapter 13 Trustee